

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Claudia A Thomas  
 Debtor

Case No. 16-17847-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Jan 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017.

db +Claudia A Thomas, 4 Ludlow Road, Morrisville, PA 19067-2750  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 13820886 +Saxon Mortgage, 1270 Northland Drive, Ste 200, Saint Paul, MN 55120-1176

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: mpkpc@aol.com Jan 26 2017 01:39:59 MICHAEL P. KELLY, Cowan & Kelly,  
 202 Penns Square, Langhorne, PA 19047

smg E-mail/Text: bankruptcy@phila.gov Jan 26 2017 01:41:25 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2017 01:40:41  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 26 2017 01:41:15 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustregion03.ph.ecf@usdoj.gov Jan 26 2017 01:41:04 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13820882 +EDI: MERRICKBANK.COM Jan 26 2017 01:28:00 Cardworks/CW Nexus, Pob 9201,  
 Old Bethpage, NY 11804-9001

13820883 +EDI: WFNNB.COM Jan 26 2017 01:28:00 Comenity Bank, Po Box 182125,  
 Columbus, OH 43218-2125

13820884 EDI: DISCOVER.COM Jan 26 2017 01:28:00 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850

13826625 EDI: DISCOVER.COM Jan 26 2017 01:28:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025

13848990 EDI: MERRICKBANK.COM Jan 26 2017 01:28:00 MERRICK BANK, Resurgent Capital Services,  
 PO Box 10368, Greenville, SC 29603-0368

13820885 +E-mail/Text: paul.cressman@phelanhallinan.com Jan 26 2017 01:41:49 Phelan Hallinan,  
 1617 JFK Blvd., Ste 1400, Philadelphia, PA 19103-1814

13820887 +EDI: RMSC.COM Jan 26 2017 01:28:00 Synchrony Bank/ JC Penneys, Po Box 965064,  
 Orlando, FL 32896-5064

13820888 +EDI: RMSC.COM Jan 26 2017 01:28:00 Synchrony Bank/Care Credit, Po Box 965064,  
 Orlando, FL 32896-5064

13820889 +EDI: VERIZONEAST.COM Jan 26 2017 01:29:00 Verizon, 500 Technology Dr, Suite 500,  
 Weldon Spring, MO 63304-2225

13820890 +EDI: WFFC.COM Jan 26 2017 01:28:00 Wells Fargo Bank NA, 3476 Stateview Bkvd,  
 Fort Mill, SC 29715-7200

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,  
 Reading, PA 19606-0410

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Wells Fargo Bank, N.A., as Indenture Trustee for  
 MSCC HELOC Trust 2007-1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 DENISE ELIZABETH CARLON on behalf of Creditor Wells Fargo Bank, N.A., as Indenture Trustee  
 for MSCC HELOC Trust 2007-1 bkgroup@kmlawgroup.com  
 FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com

MICHAEL P. KELLY on behalf of Debtor Claudia A Thomas mpkpc@aol.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD MILLER on behalf of Creditor Wilmington Savings Fund Society, FSB, doing  
business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT  
2015-13BTT wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 7

<b>Information to identify the case:</b>			
Debtor 1	<b>Claudia A Thomas</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>16-17847-sr</b>		
	Social Security number or ITIN	<b>xxx-xx-2386</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 11/9/16</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Claudia A Thomas	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4 Ludlow Road Morrisville, PA 19067	
<b>4. Debtor's attorney</b> Name and address	MICHAEL P. KELLY Cowan & Kelly 202 Penns Square Langhorne, PA 19047	Contact phone (215) 741-1100 Email: <a href="mailto:mpkpc@aol.com">mpkpc@aol.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> -- <u>8:30 A.M. to 5:00 P.M.</u> <u>Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 1/25/17

**For more information, see page 2**

